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Substitute for form 1449A/PTO **INFORMATION DISCLOSURE STATEMENT BY APPLICANT** (use as many sheets as necessary)				Complete if Known	
				Application Number	09/955,544
				Filing Date	September 17, 2001
				First Named Inventor	Litster
				Group Art Unit	2167
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	57046-1

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No.	U.S. Patent Document Number and Kind Code	Name of Patentee of Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS					
Examiner Initial *	Cite No.	Foreign Patent Document Office, Number, Kind Code	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
₀₩	F1	WO98/49658	Visa International Service Association	11-05-1998	

OTHER PRIOR ART—NON PATENT LITERATURE DOCUMENTS		
Examiner Initials *	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, pages(2), volume-issue number(2), publisher, city and/or country where published
None		

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